



# American Citizen Services

## U.S. Embassy, Panama

### Volume 1, Issue 3

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## A Message From Ambassador Farrar

Welcome to the end of the year edition of our Consular Newsletter. Terry and I hope you all have been able to enjoy this month's Fiestas Patrias in Panamá, and enjoy the upcoming holiday season.

Thank you to everyone who took the time to come out for our Town Halls this year in Chiriquí, Los Santos, and Panama City. The Town Halls outside of Panama City are an important part of our efforts to bring consular services to you when we can, and to minimize how often those of you who live outside of Panama City need to travel to the Embassy. Our new option to deliver renewed passports by mail courier is another part of that effort.

The Town Halls also are important for us to be able to hear directly from you regarding your concerns and your needs, and for us to see how we can help. If we don't know the answer to a question or concern, or need to take follow-up action, we will do our work and then get back to you. After 2 ½ years in Panamá, I have found that each Town Hall is different, and that we learn from each one. Our last Town Hall in Panama City was remarkable for the way in which so many questions were answered by American

experts who were in the audience: truly our first "crowd-sourced" Town Hall!

Terry and I have enjoyed getting to meet so many of you during our travels around Panamá, from missionaries delivering medical and services in the Darién to retirees walking the beach in the Azuero Península. We recently welcomed many of our consular wardens during our annual meeting on November 20. The next time you see one of our Wardens, please be sure to say "thank-you" to these volunteers.

Last year's American organizations fair was such a success that we're planning to do it again. We hope you can join us on the Embassy grounds from 8 to noon on January 31st. See you all then! In the meantime, you can always reach me at [farrarjd2@state.gov](mailto:farrarjd2@state.gov), or keep track of what we're doing on Twitter at @USAmbassadorPAN.



## Bureau of Consular Affairs:

### *By the Numbers*

The mission of the **Bureau of Consular Affairs** (CA) is to provide consular services that most efficiently and effectively protect U.S. citizens, ensure U.S. border security, facilitate the entry of legitimate travelers, and foster economic growth.

### *Overseas Citizens Services*

-Our Priority is to help Americans. The Department estimates that 7.6 million U.S. citizens live abroad and more than 70 million U.S. citizens travel abroad annually.

### *Passports in Circulation*

-Over 119 million valid U.S. passports are in circulation – about 38 percent of U.S. citizens have a passport (compared to 14 million in circulation in 1991).

### *Website and Social Media*

-In 2013, there were 69 million visits to our [travel.state.gov](http://travel.state.gov) website. As of February 2014, [@TravelGov](https://twitter.com/TravelGov) had 368,000 Twitter followers & [Facebook.com/TravelGov](https://www.facebook.com/TravelGov/) had more than 94,000 “likes.”

# Federal Benefits Unit

## 2015 Cost of Living Allowance (COLA)

The 2015 COLA for Social Security Administration (SSA), Department of Veterans Affairs (VA), and the Office of Personnel Management (OPM) benefits will be 1.7 percent. This will be effective on December 1, 2014. The increase will be reflected in the January 2015 payment.

## Health Benefit Open Season – Office of Personnel Management

The U.S. Office of Personnel Management (OPM) announced that the 2014 open season for health insurance will be held from November 10, 2014 to December 8, 2014. The annual open season gives federal employees and retirees the opportunity to review their health plan choices and make changes for the following year. Enrollees should review the benefits and premiums for their health plan choices and decide what coverage will best fit their health care needs in the coming year. The OPM website provides a detailed breakdown on [2015 premiums](#). The new premiums will be reflected in the February 2015 payment.

## Medicare

When you are first eligible for Medicare, you have a 7-month initial enrollment period to sign up. This 7-month period begins 3 months before you turn 65, includes the month you turn 65, and ends 3 months after you turn 65.

If you did not sign up for Medicare when you were first eligible, you can sign up during the general enrollment period from January 1 through March 31 of each year. Your coverage will start July 1st. [You may have to pay a higher premium for late enrollment.](#) Your monthly premium increases 10 percent for each 12-month period you were eligible for, but did not enroll in, Medicare Part B. **Medicare does not cover health services you receive outside the United States.**

Because Medicare benefits are available only in the United States, it may not be to your advantage to sign up and pay the premium for medical insurance if you will be out of the United States for a long period of time. Be conscious however of the fact that when you do decide to sign up, you will pay a higher premium.

## Social Security's Annual Foreign Enforcement Program (FEP)

If you have not yet received your proof of life form (SSA-7161/2) and you are not sure if you are required to complete one this year, please visit the following link: <http://panama.usembassy.gov/ssai.html>.





The Social Security Administration will start suspending benefits starting in February 2015. If you are required to complete the form this year but did not receive one, please contact the [Federal Benefits Unit](#) immediately and we will provide you with one.

## **Mailing of Social Security Statements Resumed**

In September 2014, Social Security resumed mailing Social Security statements to workers ages 25, 30, 35, 40, 45, 50, 55, and 60 who are not receiving Social Security benefits. After age 60, you will automatically receive a statement every year. If you are under age 60 and you do not fall under the ages listed above, you can request a Social Security statement by completing the form SSA-7004. You can download, complete, and print this form from the following link: [www.socialsecurity.gov/myaccount/SSA-7004.pdf](http://www.socialsecurity.gov/myaccount/SSA-7004.pdf). The Social Security Statement is a valuable financial planning tool that provides workers information regarding their tax contributions, future benefit estimates, and yearly earnings. This is important to complete since earnings are the basis for determining retirement benefits.

## **How to Enroll in the International Direct Deposit Program (IDD)**

Visit the FBU at the U.S. Embassy in Panama City or send an e-mail to [Panama-FBU@state.gov](mailto:Panama-FBU@state.gov) and you will be provided with the IDD form to enroll in the International Direct Deposit Program. The electronic payments should begin in 30-90 days after the form has been received at the Federal Benefits Unit.

For more information about the Federal Benefits Unit, please visit our [website](#).

## **What is chikungunya?**

Chikungunya is an illness caused by a virus that spreads through mosquito bites. The most common symptoms of chikungunya are fever and joint pain. Other symptoms may include headache, muscle pain, joint swelling, or rash. Chikungunya disease rarely results in death, but the symptoms can be severe and disabling. Most people who get sick feel better within a week. In some people, the joint pain may last for months or years.

As of October 21, 2014, the following Central American countries have reported cases of chikungunya: Costa Rica, El Salvador, Guatemala, Nicaragua, Panama.

### **What can travelers do to prevent chikungunya?**

There is currently no vaccine or medicine to prevent chikungunya. The only way to prevent chikungunya is to prevent mosquito bites. Preventing bites can be difficult, but it is important as you can get sick after just one bite. Follow these steps to reduce the chances that you will be bitten by mosquitoes during your trip.



- Reduce mosquito exposure
- Use air conditioning or window/door screens
- Use mosquito repellents on exposed skin
- Wear long-sleeved shirts and long pants
- Wear permethrin-treated clothing
- Empty standing water from outdoor containers



## Zydeco: Mo' Mojo

Mo' Mojo's music is all about energy and heat: a music that is positive, energetic, and dance-able. The group was formed in 1995 under the name of Zydeco Jones. During the past eighteen years the band has matured into an ensemble that takes zydeco and Cajun music and infuses it with Americana, reggae, rock & roll, funk, R&B, and African and Latin rhythms. In addition to their own originals, a Mo' Mojo show includes staple hits from zydeco kings such as Clifton Chenier, Boozoo Chavis, and Buckwheat Zydeco, as well as the new zydeco funk sounds

of Sean Ardoin and Keith Frank. The band also performs zydeco versions of pop/rock songs by the likes of Led Zeppelin, CCR, and Ben Harper.

The five members of Mo' Mojo have extensive experience as music educators, and their particular education program provides an interactive overview of Zydeco and its many influences.

**Don't miss Mo' Mojo in Panama from January 29th to February 5th. More information will be available shortly on the [Estamos Unidos Facebook page](#) and [U.S. Embassy in Panama website](#).**

*The U.S. Department of State's Bureau of Educational and Cultural Affairs has partnered with American voices to engage with people across the world through American Music Abroad exchanges. American Music Abroad (AMA) is a people-to-people cultural exchange program designed to communicate America's rich musical contributions and diverse culture to the global music scene. AMA activities focus on younger and underserved audiences with little or no access to live American performances. The ensembles representing American music will conduct public concerts, interactive performances with local musicians, lecture demonstrations, workshops, and jam sessions with diverse audiences.*

## All About the Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act (FATCA) provisions of the Hiring Incentives to Restore Employment Act of 2010 (HIRE Act) were enacted on March 18, 2010, in order to address concerns with tax evasion by U.S. citizens using offshore accounts. FATCA generally requires a foreign financial institution (FFI) to enter into an agreement with the Internal Revenue Service (IRS) to report information about certain accounts held by U.S. persons or foreign entities owned by U.S. persons.

We have heard reports from U.S. citizens and businesses overseas that they are concerned about the impact that FATCA will have on their ability to receive banking services. Unfortunately, we heard anecdotally that some U.S. citizens have been denied bank accounts or have been forced to close existing accounts. Our Embassies are actively reaching out to foreign financial institutions to dispel myths on FATCA and to assist U.S. citizens overseas who may be impacted by misconceptions about FATCA requirements.

On July 19, 2013, the IRS launched a redesigned and updated web page to help individuals, financial institutions, and foreign governments comply with the Foreign Account Tax Compliant Act. In addition, information is available at the [Department of Treasury FATCA website](#).

**Questions about Ebola? Find answers [here](#).**

# The 2015 American Fair

Having a hard time hooking up with an English-speaking volunteer group, church or NGO? Then come to the American Fair at the U.S. Embassy in Clayton on Saturday, January 31st, from 8 to 12 noon!

The Fair will feature civic clubs, volunteer groups, religious organizations, and community activities involving Americans and other English-speaking members of the international community. The fair will provide information about these various organizations and opportunities for involvement. There will be no entrance fees, but we do ask that you bring a photo ID.

## The Embassy and Consular Section will close in observance of the following holidays:

November 27, Thanksgiving Day  
December 1, 2014 (Observance of November 28 Independence Day from Spain)

December 8, Mother's Day  
December 25, Christmas Day

## Upcoming ACS Outreach

David, Chiriquí:  
December 2014  
More Details to Come!

## Contact us!

-For email inquiries, answered within 3 working days:

[Panama-ACS@state.gov](mailto:Panama-ACS@state.gov)

-To speak to an ACS representative please call 011-507-317-5000 (317-5000 in Panama) on the following schedule:

**Monday-Thursday: 10:30am- 12 noon and 3:00 pm- 4:30 pm, Friday: 10:30am – 12:00 noon**

-For general information and forms:

<http://panama.usembassy.gov>

### -In case of an Emergency:

In the event of an after-hours emergency involving an American citizen, you can reach a Duty Officer (24 hours a day, 7 days a week) by calling 011-507-317-5000 (317-5000 in Panama).

## Fun Fact:

### *The Panama Hat*



The Panama Hat symbolizes the importance of Panama's commercial sector. Actually produced in Ecuador, the Panama Hat is the quintessential emblem of tropical living. It took its name from the country of Panama, because, as with so many other products of the region, it is re-exported through Panama's ports to destinations around the world.

Sales of the Panama hat really took off after American president Theodore Roosevelt wore one on a visit to the Panama Canal construction site in 1906.

Click on the following icons to find ACS and the Embassy on social media!

